



IAPD Report

ALAN RICHARD JOYCE

CRD# 1683601

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

ALAN RICHARD JOYCE (CRD# 1683601)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **07/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ROSSBY FINANCIAL, LLC	CRD# 324631	05/16/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CORAL REEF ADVISORS LLC	328929	PONTE VEDRA BEACH, FL	11/08/2024 - 06/27/2025
IA	RAYMOND JAMES & ASSOCIATES, INC.	705	JACKSONVILLE, FL	11/19/2003 - 03/12/2024
B	RAYMOND JAMES & ASSOCIATES, INC.	705	JACKSONVILLE, FL	10/03/2003 - 03/12/2024

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

Yes

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	1





Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ROSSBY FINANCIAL, LLC**
Main Address: 2412 IRWIN STREET
MELBOURNE, FL 32901
Firm ID#: 324631

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	06/06/2025
	Texas	Investment Adviser Representative	Restricted Approval	05/16/2025

Branch Office Locations

ROSSBY FINANCIAL, LLC
Jacksonville, FL



Qualifications



PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	06/30/1995
B	General Securities Principal Examination (S24)	Series 24	03/22/1995

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/18/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/06/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/10/1987



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/08/2024 - 06/27/2025	CORAL REEF ADVISORS LLC	CRD# 328929	PONTE VEDRA BEACH,
IA	11/19/2003 - 03/12/2024	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	JACKSONVILLE, FL
B	10/03/2003 - 03/12/2024	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	JACKSONVILLE, FL
B	01/13/2001 - 10/16/2003	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	NEW YORK, NY
IA	07/19/2002 - 12/03/2002	DEUTSCHE BANK SECURITIES INC.	CRD# 2525	ATLANTA, GA
B	12/09/1999 - 01/13/2001	DB ALEX. BROWN LLC	CRD# 17790	BALTIMORE, MD
B	08/28/1998 - 09/15/1998	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	09/01/1997 - 08/28/1998	BT ALEX. BROWN INCORPORATED	CRD# 17790	BALTIMORE, MD
B	03/04/1996 - 09/01/1997	ALEX. BROWN & SONS INCORPORATED	CRD# 20	
B	06/09/1989 - 04/03/1996	BARNETT INVESTMENTS, INC.	CRD# 14897	JACKSONVILLE, FL
B	07/22/1987 - 06/05/1989	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2024 - Present	Coral Reef Advisors LLC	Vice President	Y	Ponte Vedra Beach, FL, United States
11/2020 - Present	The Alan R Joyce Company LLC	Proprietor/Owner	Y	Jacksonville, FL, United States
09/2003 - 03/2024	RAYMOND JAMES & ASSOCIATES	SENIOR VICE PRESIDENT, INVESTMENTS	Y	JACKSONVILLE, FL, United States
01/2007 - 12/2017	TAD VENTURES	PARTNER	N	JACKSONVILLE, FL, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

- 1) The Alan R Joyce Company LLC - not investment related - Jacksonville, FL - Consulting - Owner/Proprietor - 11/2020 - 2 - 0 - Consulting to real estate and structured settlement sellers.
- 2) The Britus Group LLC - not investment related - Jacksonville, FL - management of companies and enterprises - Partner - 03/2024 - 2 - 0 - No current operations.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	12/13/2013
Docket/Case Number:	146331-13-AG
Employing firm when activity occurred which led to the regulatory action:	RAYMOND JAMES & ASSOCIATES
Product Type:	Insurance
Allegations:	FAILURE TO REPORT ADMINISTRATIVE ACTION TAKEN 1/5/2013 BY FINRA.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/27/2014
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)



Other: FINANCIAL ADVISOR PLACED ON PROBATION FOR A PERIOD OF ONE YEAR.

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$4,000.00
Portion Levied against individual: \$4,000.00
Payment Plan:
Is Payment Plan Current: Yes
Date Paid by individual: 01/30/2014
Was any portion of penalty waived? No
Amount Waived:

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Other: N/A
Date Initiated: 01/15/2013
Docket/Case Number: [2010024156301](#)
Employing firm when activity occurred which led to the regulatory action: RAYMOND JAMES ASSOCIATES, INC.
Product Type: Equity Listed (Common & Preferred Stock)
Mutual Fund

Allegations: FINRA RULE 2010, NASD RULES 2110, 2310, 2510(B), INTERPRETATIVE MATERIAL 2310-2: A CUSTOMER OF JOYCE'S MEMBER FIRM WON LOTTERY PROCEEDS IN HER HOME STATE. IN CONNECTION WITH THE OPENING OF THE CUSTOMER'S ACCOUNT WITH THE FIRM, AN INDEX ADVISORY SERVICE AGREEMENT WAS EXECUTED. THE INDEX AGREEMENT SET FORTH THE PARTIES' RESPONSIBILITIES AS IT PERTAINED TO THE "MEASURING INDEX," WHICH BASICALLY REPRESENTED THE DESIRED ASSET ALLOCATION TO BE MAINTAINED IN THE ACCOUNT. THE INDEX AGREEMENT REQUIRED THAT JOYCE, ON BEHALF OF THE FIRM, ASSIST THE CUSTOMER IN DETERMINING AN INITIAL "MEASURING INDEX," CONSULT WITH THE CUSTOMER IN MAKING CHANGES TO THE "MEASURING INDEX," AND OBTAIN FINAL APPROVAL OF THE "MEASURING INDEX" (AS WELL AS ANY RECOMMENDED CHANGES TO THE MEASURING INDEX) FROM A THIRD PARTY ASSISTING THE CUSTOMER IN THE HANDLING OF HER WINNINGS. JOYCE DEVIATED FROM THE 98% FIXED INCOME AND 2% CASH ASSET ALLOCATION APPROVED BY THE CUSTOMER AND THE THIRD PARTY TO INCLUDE EQUITIES AND MUTUAL FUNDS. OTHER THAN THE INITIAL MEASURING INDEX, JOYCE DID NOT OBTAIN THE APPROVAL OF THE CUSTOMER OR THIRD PARTY FOR ANY OF THE CHANGES TO THE MEASURING INDEX MENU. THE OVERCONCENTRATION IN MUTUAL FUNDS AND EQUITIES RESULTING FROM JOYCE'S INVESTMENT



ALLOCATION WAS UNSUITABLE FOR THIS ACCOUNT, GIVEN THE CUSTOMER'S FINANCIAL RESOURCES AND NEEDS. JOYCE ALSO RECOMMENDED AND EFFECTED TRADES IN THE ACCOUNT THAT CAUSED AN UNSUITABLE OVERCONCENTRATION OF ACCOUNT FUNDS IN CERTAIN INDIVIDUAL STOCKS. OVER A YEAR, THE ACCOUNT SUFFERED LOSSES OF APPROXIMATELY \$183,355.57, RESULTING IN A BALANCE OF \$48,720.64. WITH LITTLE REMAINING ASSETS IN THE ACCOUNT, AND DISTRIBUTIONS CONTINUING AT THE SAME RATE, THE BALANCE HAD FURTHER DWINDLED AND A FINAL DISTRIBUTION OF \$4,281.33 WAS SENT TO THE CUSTOMER. JOYCE RECOMMENDED THE STOCK AND MUTUAL FUND TRANSACTIONS IN THE ACCOUNT WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH TRANSACTIONS WERE SUITABLE IN VIEW OF THE ACCOUNT OBJECTIVES AND THE CUSTOMER'S FINANCIAL SITUATION AND NEEDS. JOYCE RECEIVED \$2,457.32 IN TOTAL COMPENSATION FOR HANDLING THE ACCOUNT. AT VARIOUS TIMES, JOYCE EXERCISED DISCRETIONARY POWER IN THE TRUST ACCOUNT ESTABLISHED FOR THE BENEFIT OF THE CUSTOMER. JOYCE, HOWEVER, DID NOT HAVE WRITTEN AUTHORIZATION FROM THE TRUSTEE TO PLACE DISCRETIONARY TRADES AND HE FAILED TO OBTAIN WRITTEN ACCEPTANCE OF THE ACCOUNT AS DISCRETIONARY FROM HIS FIRM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 01/15/2013

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	60 BUSINESS DAYS
Start Date:	02/04/2013
End Date:	04/30/2013

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	02/01/2013
Was any portion of penalty waived?	No

**Amount Waived:****Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, JOYCE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS FINED \$7,500 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 60 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FEBRUARY 4, 2013 THROUGH APRIL 30, 2013. FINE PAID IN FULL ON 2/1/13.

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Reporting Source:

Individual

Regulatory Action Initiated By:

FINRA

Sanction(s) Sought:

Other: N/A

Date Initiated:

01/15/2013

Docket/Case Number:[2010024156301](#)**Employing firm when activity occurred which led to the regulatory action:**

RAYMOND JAMES & ASSOCIATES, INC.

Product Type:Equity Listed (Common & Preferred Stock)
Mutual Fund**Allegations:**

ALLEGED VIOLATION OF FINRA RULE 2010, NASD RULES 2110, 2310, 2510(B), INTERPRETATIVE MATERIAL 2310-2.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

01/15/2013

Sanctions Ordered:Civil and Administrative Penalty(ies)/Fine(s)
Suspension**Sanction 1 of 1****Sanction Type:**

Suspension

Capacities Affected:

ANY CAPACITY

Duration:

60 BUSINESS DAYS

Start Date:

02/04/2013

End Date:

04/30/2013

Monetary Sanction 1 of 1**Monetary Related Sanction:**

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$7,500.00

Portion Levied against individual:

\$7,500.00



Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 01/28/2013

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

WITHOUT ADMITTING OR DENYING THE FINDINGS, JOYCE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS FINED \$7,500 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 60 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FEBRUARY 4, 2013 THROUGH APRIL 30, 2013.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES & ASSOCIATES, INC.

Allegations: CLAIMANT ALLEGES THAT THE FINANCIAL ADVISOR MADE UNSUITABLE INVESTMENTS IN ACCOUNT. ACTIVITY DATES WERE FROM 2/9/07 THRU 8/19/09.

Product Type: Equity-OTC
Equity Listed (Common & Preferred Stock)
Mutual Fund
Unit Investment Trust

Alleged Damages: \$225,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/04/2010

Complaint Pending? No

Status: Settled

Status Date: 08/04/2010

Settlement Amount: \$265,500.00

Individual Contribution Amount: \$265,500.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	RAYMOND JAMES & ASSOCIATES, INC.
Termination Type:	Discharged
Termination Date:	02/26/2024
Allegations:	Individual alleged to have engaged in conduct inconsistent with firm policies on order acceptance and execution, and firm policies on use of approved messaging platforms.
Product Type:	No Product



End of Report

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